

In re:

Zakiyyah L. Suluki

Debtor

Case No. 17-12835-pmm

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Oct 18, 2024

Form ID: 3180W

Total Noticed: 11

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db 14463618	#+ Zakiyyah L. Suluki, 4426 Overbrook Avenue, Philadelphia, PA 19131-1523 Mill City Mortgage loan trust 2019-GS2, New REZ d/b/a, P.O. Box 10826, Greenville<SC 28603-0826

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Oct 19 2024 00:04:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
13994551	Email/Text: megan.harper@phila.gov	Oct 19 2024 00:04:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13905829	EDI: IRS.COM	Oct 19 2024 04:05:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
13973484	EDI: PRA.COM	Oct 19 2024 04:05:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13920507	EDI: PENNDEPTREV	Oct 19 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13920507	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2024 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
13938007	+ Email/Text: Marisol.Morales@courts.phila.gov	Oct 19 2024 00:04:00	Phila. Municipal Court, Traffic Div., 800 Spring Garden St., Phila., PA 19123-2616
13924574	+ Email/Text: bankruptcy@philapark.org	Oct 19 2024 00:04:00	Philadelphia Parking Authority, 701 Market Street Suite 5400, Philadelphia, PA 19106-2895
13921213	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 19 2024 00:04:00	SANTANDER CONSUMER USA, INC., P.O. BOX 961245, DALLAS, TX 76161-0244
13969055	EDI: LCIPHMRGT	Oct 19 2024 04:05:00	WELLS FARGO BANK, N.A., as Trustee et.al., OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH, FL, 33416-4605

TOTAL: 10

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
-----------------	----------------------	-------------------------

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Oct 18, 2024

Form ID: 3180W

Total Noticed: 11

smg

\*

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor WELLS FARGO BANK N.A., as Trustee for the POOLING AND SERVICING AGREEMENT Dated as of February 1, 2005 Park Place Securities, Inc. Asset-Backed Pass-Through Certificates Series 2005-WHQ1 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor WELLS FARGO BANK N.A., AS TRUSTEE FOR Et.Al andrew.spivack@brockandscott.com, wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor WELLS FARGO BANK N.A., as Trustee for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates Series 2005-WHQ1 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
JEROME B. BLANK	on behalf of Creditor Wells Fargo Bank NA et al jblank@pincuslaw.com, mmorris@pincuslaw.com
JEROME B. BLANK	on behalf of Creditor WELLS FARGO BANK N.A., as Trustee for the POOLING AND SERVICING AGREEMENT Dated as of February 1, 2005 Park Place Securities, Inc. Asset-Backed Pass-Through Certificates Series 2005-WHQ1 jblank@pincuslaw.com, mmorris@pincuslaw.com
JOSEPH JASPER SWARTZ	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Wells Fargo Bank NA et al wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARIO J. HANYON	on behalf of Creditor WELLS FARGO BANK N.A., AS TRUSTEE FOR Et.Al wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Zakiyyah L. Suluki help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL J. SHAVEL	on behalf of Creditor Mill City Mortgage Loan Trust 2019-GS2 mshavel@hillwallack.com ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
MICHELLE L. MCGOWAN	on behalf of Creditor Mill City Mortgage Loan Trust 2019-GS2 mimcgowan@raslg.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Oct 18, 2024

Form ID: 3180W

Total Noticed: 11

THOMAS SONG

on behalf of Creditor Wells Fargo Bank NA et al tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor WELLS FARGO BANK N.A., AS TRUSTEE FOR Et.Al tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor WELLS FARGO BANK N.A., et.al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

VINCENT T CIESLIK

on behalf of Creditor RKL Financial Corporation vcieslik@capehart.com mforbes@capehart.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. wraig@egalawfirm.com  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 19

**Information to identify the case:**

Debtor 1	Zakiyyah L. Suluki	Social Security number or ITIN xxx-xx-2568
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 17-12835-pmm		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Zakiyyah L. Suluki

10/17/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**